Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1   1.   (Currently amended): A settlement system configured to process
2 transactions, the settlement system comprising:
3   an IC card;
4   a transaction terminal;
5   a plurality of settlement processors; and
6   a central apparatus coupled to communicate with the plurality of settlement
7 processors and the transaction terminal, the transaction terminal being configured to transmit
8 information between the central apparatus and the IC card, the central apparatus comprising:
9   an IC card-holder information storage unit configured to store therein: (i) IC card
10 identification information based on which each of a plurality of IC cards including said IC card
11 can be uniquely identified, and ~~for each uniquely identified IC card~~ (ii) settlement processor
12 information ~~based on which~~ ~~for~~ each ~~of said~~ settlement processor[[s]] ~~that is associated with said~~
13 ~~each uniquely identified IC card~~ ~~can be uniquely identified~~, wherein each of said plurality of IC
14 cards ~~including said IC card being associated with two or more of said settlement~~
15 ~~processors~~~~corresponds to predesignated one or more of the settlement processors~~;
16   an approval request receiving unit configured to receive, through said transaction
17 terminal, IC card identification information, settlement processor designation information for
18 specifying one or more of the plurality of settlement processors, and transaction information
19 containing transaction amount data; and
20   a settlement request unit configured to generate settlement request information
21 based on the transaction information and the settlement processor designation information, and
22 to transmit the settlement request information thus generated to one or more settlement
23 processors specified by the settlement processor designation information.

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1   2.   (Currently amended): A method of processing a transaction using an IC
2 card, the method comprising:
3   storing in a central processor, IC card identification information based on which
4 each of a plurality of IC cards can be uniquely identified and settlement processor information
5 for each ~~based on which each~~ of a plurality of settlement processors that are associated with each
6 said uniquely identified IC card~~ean be uniquely identified, wherein each of said plurality of IC~~
7 ~~cards corresponds to predesignated one or more of the settlement processors~~;
8   receiving approval request information generated by a transaction terminal in
9 response to a transaction initiated using said IC card, the approval request information containing
10 IC card identification information corresponding to said IC card, settlement processor
11 designation information specifying one of the plurality of settlement processors corresponding to
12 the IC card, and transaction amount information;
13   generating settlement request information based on the approval request
14 information; and
15   transmitting the settlement request information to the specified settlement
16 processor.

1   3.   (Original): The method of claim 2 further comprising:
2   determining whether to approve settlement of said transaction based on the
3 transmitted settlement request information and information contained in a pre-selected settlement
4 account from which the settlement amount may be withdrawn if the settlement of the transaction
5 is approved; and
6   if the transaction is approved, generating individual statement information
7 exhibiting the transaction amount for a predetermined period of time every settlement processor
8 identification information on the basis of the approval request information.

1   4.   (Original): The method of claim 2, wherein each of said plurality of
2 settlement processors is identified by a distinct settlement processor identification information,
3 said plurality of settlement processors including a first settlement processor maintained at the

4   same location where the settlement account from which funds are withdrawn for settlement of

5   the transaction is maintained, and a second settlement processor maintained at a location

6   different from the location where the settlement account is maintained.

1   5.   (Original): The method of claim 4, wherein the settlement processor

2   designation information includes a first information item based on which a first settlement

3   processor identification information corresponding to said first settlement processor is specified,

4   and second information item based on which a second settlement processor identification

5   information corresponding to said second settlement processor is specified.

1   6.   (Original): The method of claim 2 wherein said settlement request

2   information is generated in a data format corresponding to the data format of the specified

3   settlement processor.

1   7.   (Original): A computer system connected to a plurality of settlement

2   processors through a network, said computer system comprising:

3   means for inputting therethrough information relating to the transaction;

4   means for inputting therethrough the contents of an IC card;

5   means for selecting one of a plurality of settlement processor information

6   contained in said IC card; and

7   an output unit for outputting to one of said plurality of settlement processors the

8   inputted contents of said IC card corresponding to the information relating to the transaction and

9   the selection information.

1   8.   (Original): The computer system of claim 7, wherein said means for

2   inputting therethrough the transaction information, said means for inputting therethrough the

3   contents of said IC card, and means for selecting collectively form the means for inputting input

4   information to an apparatus different from said computer system through said network.

1   9.   (Currently amended): A computer system connected to a plurality of

2   settlement processors through a network, said computer system comprising:

3   storage device for storing therein information relating to the relationship between

4   ~~at least one of said~~a plurality of settlement processors and a card;

5   a unit for inputting therethrough information relating to a transaction;

6   a unit for inputting therethrough information specifying said card;

7   means for specifying at least one, of said plurality of settlement processors,

8   corresponding to the card specification information; and

9   an output unit for outputting therethrough the information relating to the

10   transaction to one of said at least one settlement processor which is specified.

1   10.   (Original): A computer system according to claim 9, wherein said

2   specification means includes:

3   a unit for when a plurality of settlement processors corresponding to the card

4   specification information are present, outputting the information relating to said plurality of

5   settlement processors; and

6   an input unit for inputting therethrough the information specifying at least one of

7   said plurality of settlement processors in correspondence to the output of the information relating

8   to said settlement processors made by said output unit.

1   11.   (Original): A computer system according to claim 9, wherein said storage

2   device stores therein the information which is required for the settlement processing of the

3   settlement processor corresponding to said card, and said output unit for outputting therethrough

4   the transaction information outputs the information required for the settlement processing in said

5   storage device.

1   12.   (Currently amended): A computer system connected to a settlement

2   processor(s) through a network, said computer system comprising:

3   a unit for inputting therethrough the information relating to a transaction;

4   a unit for inputting therethrough the contents of a IC card, the contents including

5   information relating to a plurality of settlement accounts associated with the IC card;

6   an input unit for inputting therethrough the information relating to a selected

7   settlement account concerned with the transaction, selected from among the plurality of

8   settlement accounts; [[and]]

9   an output unit for outputting therethrough the information relating to the

10   transaction and the settlement account information to said settlement processor(s); and

11   a unit for selecting one of the settlement processors based on the selected

12   settlement account,

13   wherein said output unit outputs the information relating to the transaction and the

14   settlement account information to the selected settlement processor.

         13 and 14.   (Canceled)

1   15.   (Withdrawn): An IC card comprising:

2   an area in which the information relating to a plurality of settlement processors is

3   stored; and

4   an area in which the information relating to settlement accounts is stored in

5   correspondence to the information relating to said plurality of settlement processors,

6   wherein the information relating to said plurality of settlement processors is read

7   out in correspondence to a transaction, and the information relating to the settlement accounts is

8   read out in correspondence to the information on the basis of which one of said plurality of

9   settlement processors is selected from the read out information relating to said plurality of

10   settlement processors.

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1   16.   (Withdrawn): An IC card comprising:

2   an area in which the information relating to settlement processors is stored; and

3   an area in which the information relating to a plurality of settlement accounts is

4 stored in correspondence to the information relating to settlement processors,

5   wherein the information relating to the plurality of settlement accounts is read out

6 in correspondence to a transaction, and in correspondence to the information on the basis of

7 which one of the plurality of settlement accounts is selected from the read out information

8 relating to the plurality of settlement accounts, the transaction is settled through the selected

9 settlement account.

1   17.   (Currently amended): A processing method for use in a computer system

2 connected to a plurality of settlement processors through a network, said processing method

3 comprising the steps of:

4   inputting the information relating to a transaction;

5   inputting the contents of an IC card ~~(11)~~;

6   inputting the information on the basis of which one of the plurality of settlement

7 processor information contained in said IC card is selected; and

8   outputting the inputted contents of said IC card corresponding to the information

9 relating to the transaction and the selected information to one of said plurality of settlement

10 processors on the basis of the selection information.

1   18.   (Original): A processing method for use in a computer system which is

2 electrically connected to a plurality of settlement processors through a network and which

3 includes a storage device for storing therein the information relating to the relationship between

4 at least one of said plurality of settlement processors and a card, said processing method

5 comprising the steps of:

6   inputting the information relating to a transaction;

7   inputting the information specifying said card;

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8   specifying at least one, of said plurality of settlement processors, corresponding to

9   the card specification information; and

10   outputting the information relating to the transaction to one of said at least one

11   settlement processor which has been specified.

1   19.   (Original): A processing method according to claim 18, wherein said

2   specification step includes the steps of:

3   when the plurality of settlement processors corresponding to the card specification

4   information are present, outputting the information relating to said plurality of settlement

5   processors; and

6   inputting the information on the basis of which at least one of said plurality of

7   settlement processors is specified in correspondence to the output of the information relating to

8   said plurality of settlement processors.

1   20.   (Original): A processing method according to claim 18, wherein said

2   storage device stores therein the information required for a settlement processing of said

3   settlement processors corresponding to said card, and information required for the settlement

4   processing in said storage device and which corresponds to the output of the transaction

5   information.

1   21.   (Currently amended): A processing method in a computer system

2   connected to a settlement processor(s) through a network ~~(19)~~, said processing method

3   comprising the steps of:

4   inputting ~~the~~ information relating to a transaction;

5   inputting ~~the~~ contents of an IC card;

6   inputting ~~the~~ information relating to a settlement account concerned with the

7   transaction; and

8   outputting the information relating to the transaction and the settlement account

9   information to said settlement processor(s)~~:~~.

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10   wherein when the plurality of settlement processors are present, settlement

11   processor information is selected on the basis of which one of a plurality of settlement processor

12   information contained in said IC card is inputted, and the information relating to the transaction

13   and the settlement account information are outputted to one of said plurality of settlement

14   processors on the basis of the selected settlement processor information..

                22.   (Canceled)

1   23.   (Original): A processing method according to claim 21, wherein when the

2   information relating to a plurality of settlement accounts is contained in the contents of said IC

3   card, the information relating to the settlement account contains the information on the basis of

4   which one of the information relating to the plurality of settlement accounts is selected.